

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Suzanne L Debo  
Debtor

Case No. 19-04090-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DaneishaD  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

+Mr. Richard D. Fairbank, Chainnan & CEO Capital On, 1680 Capital One Drive,  
McLean, VA 22102-3407  
+Robert L. Baroska, Esq., Hayt, Hayt, Landau, LLC, 2 Industrial Way W, P.O. Box 500,  
Eatontown, NJ 07724-0500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 20 2019 19:36:56 Capital One Bank,  
15000 Capital One Drive, Richmond, VA 23286-0001

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Donald Zagurskie on behalf of Debtor 1 Suzanne L Debo jzmlawbecky@nmax.net,  
jzmlawoffice@gmail.com  
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkggroup@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	Chapter 7
	:	
SUZANNE L. DEBO	:	Bankruptcy No. 1-19-bk-04090-HWV
	:	
Debtor	:	
	:	
vs.	:	Mifflin County Civil Action
	:	No. CP-44-CV-172-2013
CAPITAL ONE BANK	:	
	:	
Respondent	:	Lien avoidance

**ORDER**

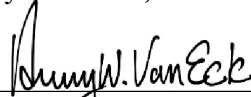
AND NOW, in consideration of the within Motion for Lien Avoidance filed by counsel for Debtor, the Court finds the Respondent, Capital One Bank, has failed to file an answer or otherwise plead to the Motion for an Order Avoiding Judicial Lien and duly served upon the Respondent and, therefore, the Court orders judgment by default in favor of Debtor, Suzanne L. Debo, and against the Respondent, Capital One Bank, as to the relief requested in the Motion.

IT IS HEREBY ORDERED, adjudged and decreed that the judgment lien held by the Respondent, Capital One Bank, as above captioned, on the Debtor's real estate is hereby declared void in its entirety and of no further force and effect.

ORDERED AND DECREED that a copy of this Order may be filed with the Prothonotary of Mifflin County and the Prothonotary is directed to terminate the judgment in the judgment indices.

Dated: December 20, 2019

By the Court,



Henry W. Van Eck, Bankruptcy Judge <sup>(JH)</sup>